

Research Article

The Effect of Marketing Mix in the Transition of BNI Mobile Banking to Wondr by BNI on Customer Satisfaction in Indonesia

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Abstract: *This study aims to analyze the influence of Marketing Mix (product, price, place, promotion, people, process, and physical evidence) in the transition of BNI Mobile Banking to Wondr by BNI on Customer Satisfaction in Indonesia. This study uses a quantitative approach where primary data is obtained through the distribution of questionnaires. The sample method used is non-probability sampling with a purposive sampling technique on 100 respondents who are users of BNI Mobile Banking and Wondr by BNI. The data analysis model uses the Multiple Linear Regression Model. Meanwhile, the data analysis technique uses the F Statistical Test, t Statistical Test, and the Coefficient of Determination Test (R²). The results of the study indicate that price, place, promotion, people, process, and physical evidence partially have a significant effect on Customer Satisfaction, and Product has no significant effect on Customer Satisfaction.*

Keywords: *Marketing Mix, Customer Satisfaction, Wondr by BNI.*

I. INTRODUCTION

Digital transformation has changed almost all aspects of life, including the banking sector. The Industry 4.0 era encourages banks to adapt to digital business models to stay relevant (Benjamin & Eliot, 1993). Shifting customer preferences for fast and convenient services reinforce the urgency of this transformation. More than 60% of Indonesians have used digital financial services (We Are Social & Hootsuite, 2023), encouraging banks to continue to innovate. On the other hand, competition with fintechs that offer fast and convenient services (Dahlberg et al., 2015) requires banks to develop technology strategies for efficiency and customer satisfaction in Indonesia.

To address these challenges, banks must integrate information technology into their operations and services. The utilisation of information technology is a key strategy in maintaining service quality. Information technology, such as mobile banking and internet banking, supports efficiency and ease of access. Mobile banking allows customers to conduct transactions independently anytime and anywhere (Shaikh & Karjaluo, 2015). Mobile banking also encourages digital financial inclusion, especially in areas that have not been reached by conventional services (World Bank, 2018).

BNI responded to this trend by launching BNI Mobile Banking. However, its success is determined by the quality of systems, information and services that affect user satisfaction (DeLone & McLean, 2003). Therefore, BNI needs to continuously improve the quality of digital systems, information and services (Zhou, 2012), as well as develop promotional and educational strategies to encourage wider adoption (Amin, 2009). Based on data in the Bank Service Excellence Monitor (BSEM) 2024 survey, conducted by Infobank Magazine in collaboration with research institute MRI, BNI managed to show competitive performance in its digital services. In the chatbot performance category, BNI was ranked third. Meanwhile, in the mobile banking performance category, BNI was ranked second.

As part of the effort to continue to strengthen this position and respond to technological developments and customer needs, BNI launched Wondr by BNI, a mobile banking application with a modern and intuitive user experience. Wondr by BNI comes with the flagship features of the Three Dimensions of Finance Transactions, Insight, and Growth, which aim to help customers understand, plan, and manage finances comprehensively, covering past, present, and future aspects (BNI, 2024).

The launch of Wondr by BNI attracted attention through its innovative design and features, as evidenced by the iF Design Award 2025 in the Apps/Software category for the Three Dimensions of Finance feature (BNI, 2025). However, success in achieving these awards does not necessarily reflect the overall level of customer satisfaction in Indonesia. In the transition process, there is a potential mismatch between user expectations and the actual experience of using the new application. One of the early indicators of user perception is the Wondr by BNI rating and review system. The total rating of



the Wondr by BNI app received mixed responses from users, both positive and negative. This is reflected in the rating of 4.9 out of 5 points on the Google Play Store and 4.9 out of 5 points on the App Store.

Although Wondr by BNI has received high ratings, evaluation of user complaints is necessary to maintain and improve service quality.

Table 1. Customer complaints about Wondr by BNI

Customer Name	Date	Customer Complaints
Ardi Ans	03/03/2025	Since changing Wondy by BNI, customer service has been disappointing, with slow responses. I made a transaction at wondr by BNI failed, but in my balance mutation was deducted, don't even think about the answer solution from CS.
Baca Doloe	03/03/2025	BNI Mobile is more complete, but many menus are missing, especially the online debit feature. Disappointed, so I can't subscribe to outside services.
Helvan Rifay	08/03/2025	What an important financial application, the creativity is not elegant at all; it tends to be a fake and unimportant application. From the application icon to the user interface is poor UI. Application settings do not have dark mode.
Firman Ituaja	14/03/2025	The more updated version can not be accessed, as it is difficult to enter, even though the signal is good. Disappointed, please fix the application is fixed. Until it has been re-downloaded, it can not log in and is stuck.
Anam	16/03/2025	It sucks up too much credit from activation to sending SMS notifications that automatically deduct credit.
Adiya	21/03/2025	Really bad, better than yesterday. This is just an appearance update, but everything else is bad. Verification has arrived in front of the camera, and suddenly, you can't log in and are told to go to the nearest branch office. No balance details before and after use, no money out details, and the limit is not clear.
Cr7Kholis	23/03/2025	The failed transaction reduced the balance until it was not returned.
Yolaningsi	27/03/2025	Always interrupted, and the message is repeated up to 10 times, which is very inconvenient when shopping.

Source: Google Play Store and App Store, 2025

Based on reviews on the Google Play Store and App Store, there are complaints or bad feedback from customers about Wondr by BNI. The types of negative comments from customers are very diverse, such as slow response, missing features, unattractive appearance, difficult access, too much credit, face verification during registration, failed transactions, reduced balance, and systems that often experience problems. These problems reflect a mismatch between expectations and user experience, which in turn can affect the level of customer satisfaction in Indonesia. According to Zeithaml et al. (2018), customer satisfaction in Indonesia arises when perceptions of the services received match or exceed their expectations. Therefore, in the context of the transition from BNI Mobile Banking to Wondr by BNI, customer satisfaction in Indonesia is an important indicator to assess the success of the digital services presented.

Several variables related to the above phenomenon that affect customer satisfaction in Indonesia, namely the marketing mix, which consists of:

Product is anything that is offered by producers to consumers for use or consumption and can meet consumer needs or desires (Lupiyoadi, 2013, p. 225), According to previous research Ilahi, et al. (2023) said that product variables have a significant influence on customer satisfaction, on the other hand, according to research by Triana & Wahyuningsih (2024), products do not have a significant influence on customer satisfaction.

Price is the amount of money that consumers need to pay to get a product or service. (Kotler & Armstrong, 2018, p. 345). According to previous research, Akbar et al (2019), convey that price has a significant influence on customer satisfaction; on the other hand, according to Larasati et al. (2019), the Price variable has no effect on customer satisfaction.

Place means the means used to deliver products to consumers in an effective way (Griffin & Ebert, 2013, p. 243). Based on previous research by Ilahi et al. (2023), the place variable has a significant effect on customer satisfaction. Conversely, according to research by Theo (2021), it is conveyed that the place variable has no significant effect on Customer Satisfaction.

Promotion is a persuasive sales communication process to inform customers about a good or service. (Kotler, 2003: 16). Previous research by Triana and Wahyuningsih (2024) stated that promotional variables have a significant effect on customer satisfaction. Conversely, according to Larasati et al. (2019), the promotion variable shows no effect on customer satisfaction.

People include all individuals involved in providing services and influencing customer perceptions of service quality. (Kotler and Keller, 2016, p. 471). Previous research by Theo (2021) concluded that the People variable has an influence on customer satisfaction. Conversely, according to Larasati et al. (2019), it is concluded that the People variable has no influence on customer satisfaction.

Process includes all steps, ways, and sequences of activities in service delivery (Zeithaml & Bitner, 2000, p. 211). According to research by Akbar et al. (2019), it is stated the process has a significant effect on customer satisfaction. Meanwhile, research by Fatimah et al. (2022) concluded that the process has no significant effect on user satisfaction.

Physical evidence includes all elements that customers can see or feel during the service process. (Booms and Bitner, 1981). According to research by Akbar et al. (2019), physical evidence has a significant effect on customer satisfaction. Meanwhile, research by Fatimah et al. (2022) states that physical evidence has an insignificant effect on user satisfaction.

Several previous studies have shown different findings regarding the effect of the marketing mix on customer satisfaction. Based on the research of Fatimah et al. (2022) and Theo (2021), it is stated that the Marketing Mix simultaneously has a significant effect on Customer Satisfaction. However, it is different from the findings of Putra et al. (2024), which states that the results of the t-test analysis on marketing mix variables show that the marketing mix has a negative and insignificant impact on customer satisfaction in Indonesia.

In addition, in each element, such as product, price, place, promotion, people, process, and physical evidence, there are also inconsistent findings; some are significant, and some are not. This difference in results indicates a research gap, so further research needs to be conducted, especially in the context of the transition of digital services from BNI Mobile Banking to Wondr by BNI.

Based on the business phenomenon and research gap in the background description above, the researcher is interested in conducting research again with the title '**The Effect of Marketing Mix in the Transition of BNI Mobile Banking to Wondr by BNI on Customer Satisfaction in Indonesia**'.

II. LITERATURE REVIEW

A) *Marketing Mix*

The marketing mix is a set of tools applied by companies in order to achieve marketing goals in the intended market. Kotler and Keller (2016, p. 27) explain that the marketing mix is a combination of marketing elements that companies can control to influence consumer reactions in targeted markets. The elements of the marketing mix include:

Product is the first component in the marketing mix that is very important to attract consumer attention and fulfil market needs. Products not only include physical goods, but also include services that have value for customers. According to Lupiyoadi (2013, p. 225), a product is anything that is offered by producers to consumers for use or consumption and can meet consumer needs or desires.

Price is one of the important elements in the marketing mix that is highly considered by consumers or customers in making purchasing decisions or using services. According to Kotler & Armstrong (2018, p. 345), price is the amount of money that consumers need to pay to get a product or service, and is the value given by consumers for the benefits of owning or using the product.

Place in the marketing mix relates to the way products or services are distributed so that they can be easily accessed by users. In the world of digital banking, the place includes physical distribution channels such as branch offices, as well as digital channels such as mobile applications.

Promotion is an important element in the marketing mix that aims to inform, persuade, and remind consumers about a product or service. According to Kotler (2003: 16), promotion is a persuasive sales communication process to inform potential buyers about a good or service.

People include all individuals involved in service provision and influence customer perceptions of service quality. (Kotler & Keller, 2016, p. 471). Zeithaml et al. (2017, p. 26) argue that the People element in services is individuals who influence the customer experience, including staff in charge of providing services.

Process in the marketing mix includes all steps, ways, and sequences of activities in service delivery. Zeithaml & Bitner (2000, p. 211) explain that the process includes all the real steps and flow of activities applied in providing services.

Physical Evidence is an important element in the service marketing mix that reflects the tangible evidence of the services provided. According to Lovelock & Wirtz (2011, p. 240), physical evidence helps shape the customer experience and

provides confidence in intangible services.

B) Transition

Technology transition in banking systems is the process of replacing old systems with new, more efficient technologies to improve services and operations. Laudon & Laudon (2018, p. 45) state that this transition increases transaction speed and user convenience.

C) Mobile Banking

Mobile banking (m-Banking) is a banking service through a mobile device that allows customers to make transactions without having to come to a branch office or ATM. According to Turban et al. (2015, p. 310), m-Banking provides access to financial services such as fund transfers and bill payments over wireless networks.

D) Customer Satisfaction

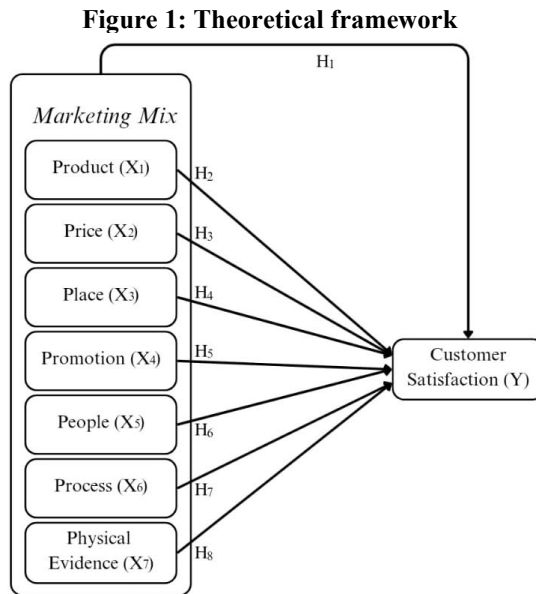
Customer satisfaction is an emotional response to the experience of using a product or service. According to Kotler & Keller (2016, p. 138), satisfaction arises when product performance matches or exceeds customer expectations.

The Effect of Marketing Mix on Customer Satisfaction in Indonesia

According to Kotler & Keller (2016, p. 24), each element in the Marketing Mix has an important role in influencing customer decisions and satisfaction with the quality and value of a service. Several previous studies conducted by Fatimah et al. (2022) and Theo (2021) concluded that the Marketing Mix simultaneously has a significant influence on the Customer Satisfaction variable. In contrast to the findings of Putra et al. (2024), which state that the marketing mix variable has a negative and insignificant impact on customer satisfaction.

E) Theoretical Framework

Referring to the literature review and previous studies, it can be developed into a theoretical framework that is used as the basis for this research.



Source: Triana & Wahyuningsih (2024) ; M.B. Ismail, Mubarrack & Thulkifly (2015), developed in this research

Hypothesis:

- H1 : It is suspected that Marketing Mix (Product, Price, Place, Promotion, People, Process, Physical Evidence) in the transition of BNI Mobile Banking to Wondr by BNI simultaneously has a significant effect on customer satisfaction in Indonesia.
- H2 : It is suspected that Product in the transition of BNI Mobile Banking to Wondr by BNI partially has a significant effect on customer satisfaction in Indonesia.
- H3 : It is suspected that Price in the transition of BNI Mobile Banking to Wondr by BNI partially has a significant effect on customer satisfaction in Indonesia.
- H4 : It is suspected that Place in the transition of BNI Mobile Banking to Wondr by BNI partially has a significant effect on customer satisfaction in Indonesia.

- H5 : It is suspected that promotion in the transition of BNI Mobile Banking to Wondr by BNI partially has a significant effect on customer satisfaction in Indonesia.
- H6 : It is suspected that People in the transition of BNI Mobile Banking to Wondr by BNI partially has a significant effect on customer satisfaction in Indonesia.
- H7 : It is suspected that Process in the transition of BNI Mobile Banking to Wondr by BNI partially has a significant effect on customer satisfaction in Indonesia.
- H8 : It is suspected that Physical Evidence in the transition of BNI Mobile Banking to Wondr by BNI partially has a significant effect on customer satisfaction in Indonesia.

III. RESEARCH METHOD

This research method uses quantitative research of the causality type. The object of this research is BNI customers. In this study, the population refers to all BNI customers in Indonesia who have used BNI Mobile Banking and Wondr by BNI. The sample method used is non-probability sampling with a purposive sampling technique, namely, determining the sample with certain considerations, such as criteria, and the number of samples in this study is 100 people.

The data collection technique in this study used a questionnaire method. The data obtained was then processed through the editing and tabulation process. Data analysis was carried out in several stages, namely validity test, reliability test, normality test, research instrument test, multiple linear regression test and hypothesis testing.

IV. RESULTS AND DISCUSSION

A) Validity Test and Reliability Test

According to Ghozali (2021), the validity test explains that this test is used to measure whether the questionnaire is valid or not. Meanwhile, the reliability test is a method for assessing a questionnaire that functions as an indicator of a variable or construct.

Table 2. Validity Test and Reliability Test Results

Variable	Indicator	rcount	rtable	Sig.	Cronbach Alpha	Description
Product (X1)	X _{1.1}	0,871	0,196	0,000	0,706	Valid and Reliable
	X _{1.2}	0,888	0,196	0,000		Valid and Reliable
Price (X2)	X _{2.1}	0,881	0,196	0,000	0,719	Valid and Reliable
	X _{2.2}	0,886	0,196	0,000		Valid and Reliable
Place (X3)	X _{3.1}	0,889	0,196	0,000	0,738	Valid and Reliable
	X _{3.2}	0,891	0,196	0,000		Valid and Reliable
Promotion (X4)	X _{4.1}	0,895	0,196	0,000	0,738	Valid and Reliable
	X _{4.2}	0,886	0,196	0,000		Valid and Reliable
People (X5)	X _{5.1}	0,873	0,196	0,000	0,701	Valid and Reliable
	X _{5.2}	0,882	0,196	0,000		Valid and Reliable
Process (X6)	X _{6.1}	0,894	0,196	0,000	0,741	Valid and Reliable
	X _{6.2}	0,889	0,196	0,000		Valid and Reliable
Physical Evidence (X7)	X _{7.1}	0,861	0,196	0,000	0,738	Valid and Reliable
	X _{7.2}	0,854	0,196	0,000		Valid and Reliable
Customer Satisfaction (Y)	Y ₁	0,922	0,196	0,000	0,892	Valid and Reliable
	Y ₂	0,925	0,196	0,000		Valid and Reliable
	Y ₃	0,872	0,196	0,000		Valid and Reliable

Source: Primary data processed, 2025

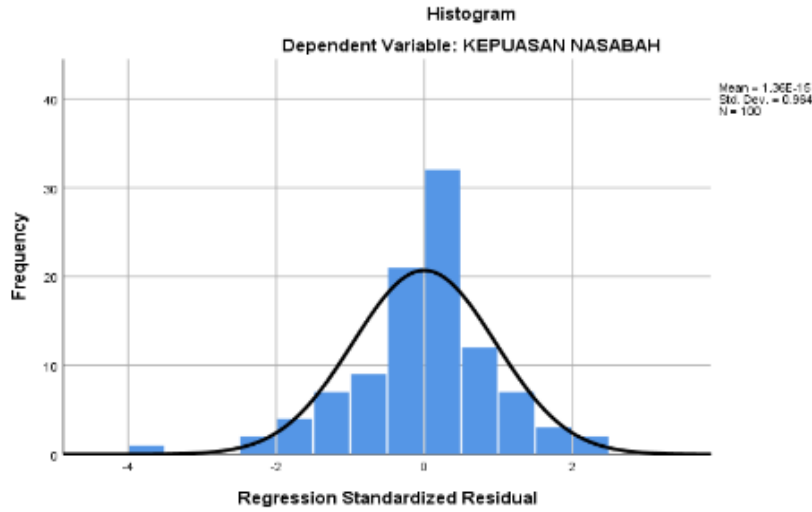
Based on Table 2, it shows that all indicators on the variable have a rcount > rtable value of 0.196 and a significance value < 0.05. Thus, all indicators in the research instrument can be said to be valid.

Meanwhile, the reliability test results show that all variables have a Cronbach's Alpha > 0.70. Thus, the questionnaire used to measure product, price, place, promotion, people, process, physical evidence, and customer satisfaction variables is reliable.

B) Normality Test

The normality test is carried out to test whether, in the regression model, confounding or residual variables have a normal distribution.

Figure 2 Histogram Graph



Source: Primary data processed, 2025

The histogram shows a normal distribution pattern with a symmetrical shape and behaviour leaning to the right or left, therefore it can be said that the data is normally distributed.

Table 3. One Sample Kolmogorov Smirnov Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.83538433
Most Extreme Differences	Absolute	.106
	Positive	.106
	Negative	-.092
Test Statistic		.106
Asymp. Sig. (2-tailed)		.008 ^c
Exact Sig. (2-tailed)		.199
Point Probability		.000
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Primary data processed, 2025

Based on Table 3, it can be seen that the results of the normality test obtained the Exact.sig result of 0.199, which means that it has a significance level greater than 0.05. This shows that the data in this study are normally distributed.

C) Multicollinearity Test

The multicollinearity test is conducted to test whether there is a relationship or correlation between independent variables in the research regression model.

Table 4. Multicollinearity Test Results

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Product	.492	2.034
	Price	.633	1.581

	Place	.460	2.175
	Promotion	.738	1.355
	People	.625	1.600
	Process	.449	2.230
	Physical Evidence	.483	2.070
a. Dependent Variable: Customer Satisfaction			

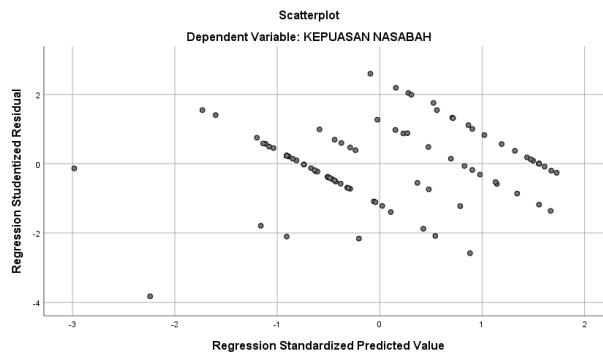
Source: Primary data processed, 2025

Based on Table 4, it shows that the tolerance value of all independent variables is not ≤ 0.10 and the VIF value of all independent variables is not ≥ 10 . So it can be concluded that the data does not exhibit multicollinearity between independent variables in the regression model.

D) Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from residual observations to other observations (Ghozali, 2018).

Figure 2. Scatterplot Graph



Source: Primary data processed, 2025

Figure 2 shows that the dots in the scatterplot spread above and below the number 0 on the Y axis, so the regression model in this study does not have heteroscedasticity symptoms.

E) Multiple Linear Regression Analysis

Multiple linear regression is used to prove whether or not there is a functional relationship between two or more independent variables (X) and one dependent variable (Y).

Table 5. Multiple Linear Regression Results

Model		Coefficients ^a	
		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	-.794	.834
	PRODUCT	.219	.124
	PRICE	.299	.110
	PLACE	.474	.131
	PROMOTION	-.223	.097
	PEOPLE	.253	.123
	PROCESS	.278	.135
	PHYSICAL EVIDENCE	.300	.113

Source: Primary data processed, 2025

Based on Table 5, the regression equation is obtained as follows:

$$\text{Customer Satisfaction in Indonesia} = -0,794 + 0,219 \text{ Product} + 0,299 \text{ Price} + 0,474 \text{ Place} - 0,223 \text{ Promotion} + 0,253 \text{ People} + 0,278 \text{ Process} + 0,300 \text{ Physical Evidence} + e$$

Based on the multiple linear regression equation above, it can be interpreted as follows:

1. The constant value (a) of -0.794 means that customer satisfaction in Indonesia is -0.794, assuming the variables product, price, place, promotion, people, process, and physical evidence are equal to zero.

2. The Product coefficient of 0.219 indicates that the product variable has a positive effect on customer satisfaction in Indonesia. This means that every time there is an increase in the product variable by 1 (one) unit, customer satisfaction in Indonesia in the transition of BNI mobile banking to wondr by BNI will increase by 0.219, assuming other variables are constant.
3. The Price coefficient of 0.299 indicates that the price variable has a positive effect on customer satisfaction in Indonesia. This means that every time there is an increase in the price variable by 1 (one) unit, customer satisfaction in Indonesia in the transition of BNI mobile banking to wondr by BNI will increase by 0.299, assuming other variables are constant.
4. The Place coefficient of 0.474 indicates that the place variable has a positive effect on customer satisfaction in Indonesia. This means that every time there is an increase in the place variable by 1 (one) unit, customer satisfaction in Indonesia in the transition of BNI mobile banking to wondr by BNI will increase by 0.474, assuming other variables are constant.
5. The Promotion coefficient of -0.233 indicates that the Promotion variable has a negative effect on customer satisfaction in Indonesia. This means that every increase in the Promotion variable by 1 (one) unit, customer satisfaction in Indonesia in the transition of BNI mobile banking to wondr by BNI will decrease by 0.233, assuming other variables are constant.
6. The People coefficient of 0.253 indicates that the people variable has a positive effect on customer satisfaction in Indonesia. This means that every time there is an increase in the people variable by 1 (one) unit, customer satisfaction in Indonesia in the transition of BNI mobile banking to wondr by BNI will increase by 0.253, assuming other variables are constant.
7. The Process coefficient of 0.278 indicates that the process variable has a positive effect on customer satisfaction in Indonesia. This means that every time there is an increase in the process variable by 1 (one) unit, customer satisfaction in Indonesia in the transition of BNI mobile banking to wondr by BNI will increase by 0.278, assuming other variables are constant.
8. The Physical Evidence coefficient of 0.300 indicates that the physical evidence variable has a positive effect on customer satisfaction in Indonesia. This means that every time there is an increase in the physical evidence variable by 1 (one) unit, customer satisfaction in Indonesia in the transition of BNI mobile banking to wondr by BNI will increase by 0.300, assuming other variables are constant.

F) Statistical Test

The F test is a statistical method used to test the overall significance of the regression model, namely to determine whether the independent variables simultaneously affect the dependent variable in a regression model (Ghozali, 2018).

Table 6. F Statistical Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	166.871	7	23.839	31.744	.000 ^b
	Residual	69.089	92	.751		
	Total	235.960	99			
a. Dependent Variable: Customer Satisfaction						
b. Predictors: (Constant), Physical Evidence, Promotion, People, Price, Product, Place, Process						

Source: Primary data processed, 2025

Based on table 6, the result is $F_{count} = 23.839 > F_{table} = 2.11$ or a significance value of $0.000 < 0.05$, which means that there is a significant influence between the variables of product, price, place, promotion, place, process, and physical evidence simultaneously on customer satisfaction in Indonesia in the transition of BNI mobile banking to Wondr by BNI.

G) Statistical Test t

According to Ghozali (2018: 98) The t-test is used to test the hypothesis partially to show the effect of each independent variable individually on the dependent variable.

Table 7. Results of the t Statistical Test

Coefficients ^a					
Model		Standardized Coefficients		t	Sig.
		Beta			
1	(Constant)			-.952	.343
	PRODUCT	.141		1.757	.082
	PRICE	.193		2.718	.008
	PLACE	.300		3.608	.001
	PROMOTION	-.150		-2.290	.024
	PEOPLE	.147		2.061	.042
	PROCESS	.173		2.057	.043

	PHYSICAL EVIDENCE	.216	2.667	.009
a. Dependent Variable: Customer Satisfaction				

Source: Primary data processed, 2025

Based on Table 7, it is concluded that the price, place, promotion, people, process, and physical evidence variables partially affect customer satisfaction in Indonesia. The product variable partially has an insignificant effect on customer satisfaction in Indonesia.

H) Test Coefficient of Determination (R²)

The coefficient of determination (R²) serves to measure the extent to which the model contributes to explaining variations in the dependent variable.

Table 8. Determination Coefficient Test

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.841 ^a	.707	.685	.867
a. Predictors: (Constant), Physical Evidence, Promotion, People, Price, Product, Place, Process				
b. Dependent Variable: Customer Satisfaction				

Source: Primary data processed, 2025

Based on table 8, the Adjusted R Square value is 0.685 or 68.5%, which means that the product, price, place, promotion, place, process, and physical evidence variables contribute to the influence on customer satisfaction variables by 68.5%, while the remaining 31.5% is influenced by other variables not examined in this study, for example such as trust, security, and brand image.

V. DISCUSSION

A) The Effect of Marketing Mix in the transition of BNI Mobile Banking to Wondr by BNI on Customer Satisfaction in Indonesia

Based on the results of the F test, the F count is 23.839 > F table of 2.11. Thus, the marketing mix variables (product, price, place, promotion, place, process, and physical evidence) simultaneously **have a significant** effect on customer satisfaction in Indonesia in the transition of BNI mobile banking to Wondr by BNI in Indonesia. This proves that the marketing mix consisting of 7 components (product, price, place, promotion, place, process, and physical evidence) is feasible as a prediction to determine the level of customer satisfaction in Indonesia in the transition of BNI mobile banking to Wondr by BNI.

Based on the results of the coefficient of determination (R²) test, the adjusted R-squared value is 0.685 or 68.5%, which means that the marketing mix that contributes to the influence on customer satisfaction variables is 68.5%, while the remaining 31.5% is influenced by other variables not examined in this study.

The results of this study are in line with research conducted by Fatimah et al. (2022), Theo (2021), and Marketing Mix together (simultaneously) has a significant effect on related variables, namely customer satisfaction in Indonesia.

B) The Effect of Product In The Transition Of BNI Mobile Banking To Wondr By BNI On Customer Satisfaction In Indonesia

Based on the t-statistic test, the t-count is 1.757 < t table = 1.986 with a significance value of 0.082 > 0.05, which means that the product variable partially **has an insignificant** effect on customer satisfaction in Indonesia in the transition of BNI mobile banking to Wondr by BNI in Indonesia. The beta coefficient value of 0.141 means that there is a tendency towards a positive relationship, where an increase in product aspects tends to be followed by an increase in customer satisfaction in Indonesia. However, this influence is not strong enough to be declared statistically significant in the context of this study.

The results of this study contradict previous research conducted by Prayoga et al. (2023), which states that product quality variables partially have a significant effect on customer satisfaction of BRImo users in Semarang City. On the other hand, the results of this study are in line with previous research conducted by Triana & Wahyuningsih (2024), which states that products have no significant positive effect on customer satisfaction.

C) The Effect of Price in the transition of BNI Mobile Banking to Wondr by BNI on Customer Satisfaction in Indonesia

Based on the t-statistical test, the t-count is 2.718 > t table of 1.986 with a significance value of 0.008 < 0.05, which means that the price variable partially **has a significant** effect on customer satisfaction in Indonesia. While the beta coefficient value of the price variable is 0.193, proving that the more stable the price level, the higher the level of customer satisfaction in Indonesia.

Based on the results of respondents' answers obtained from open questions, it shows that the reasons that make respondents feel satisfied in the transition of BNI mobile banking to Wondr by BNI, including that respondents consider that Wondr by BNI has a more economical service fee, the price offered remains consistent without increasing during the transition process, and remains affordable.

The results of this study are in line with previous research by Rumastari & Sunindyo (2019), which states that price has a positive and significant effect on customer satisfaction.

D) The Effect of Place in the transition of BNI Mobile Banking to Wondr by BNI on Customer Satisfaction in Indonesia

Based on the t-statistical test, the t-count is $2.718 > t\text{-table of } 13.608 > t\text{-table of } 1.986$ with a significance value of $0.001 < 0.05$, which means that the place variable partially **has a significant** effect on customer satisfaction in Indonesia. While the beta coefficient value of the place variable is 0.300 , this proves that the easier the access to the services offered, the higher the customer satisfaction in Indonesia.

Based on the results of respondents' answers obtained from open questions on the questionnaire, it shows that the reasons that make respondents feel satisfied in the transition of BNI mobile banking to Wondr by BNI include respondents considering that Wondr by BNI is easier to access, its features are more efficient to use, access to applications is wider and more stable, and does not experience speed problems (not slow).

The results of this study are in line with previous research conducted by Ilahi et al. (2023), which states that place variables have a significant effect on customer satisfaction in Indonesia.

E) The Effect of Promotion in the transition of BNI Mobile Banking to Wondr by BNI on Customer Satisfaction in Indonesia

Based on the t statistical test, the t count is $-2.290 > t\text{ table is } 1.986$ with a significance value of $0.024 < 0.05$, which means that the promotion variable partially **has a significant** effect on customer satisfaction in Indonesia. However, the beta coefficient value of the promotion variable is -0.150 indicating that the direction of influence is negative, which means that customer perceptions of current promotions tend to have an impact on reducing the level of satisfaction.

Based on the results of respondents' answers obtained from open questions on the questionnaire, it shows that customer perceptions of the promotions provided are quite diverse. Some respondents said that the promotions offered were quite attractive, varied, and effective. However, there are also respondents who reveal that the frequency of promotions that are too frequent is felt to interfere with comfort when using the application.

The results of this study are not fully in line with research conducted by Triana & Wahyuningsih (2024), which states that the promotion variable has a significant positive effect on customer satisfaction in Indonesia, because the results of this study show that promotion has a significant negative effect on customer satisfaction in Indonesia.

F) The Effect of People in the transition of BNI Mobile Banking to Wondr by BNI on Customer Satisfaction in Indonesia

Based on the t-statistic test, the t-count is $-2.290 > t\text{ table of } 2.061 > t\text{ table of } 1.986$ with a significance value of $0.042 < 0.05$, meaning that the people variable partially **has a significant** effect on customer satisfaction in Indonesia. While the beta coefficient value of the people variable is 0.147 , it states that the better the quality of service from the provider, the higher the customer satisfaction in Indonesia.

Based on the results of respondents' answers from open questions on the questionnaire, it shows that the reasons that make respondents feel satisfied in the transition of BNI mobile banking to Wondr by BNI include the quality of service that is considered to have improved, the friendliness and diligence of BNI officers, the enthusiasm of officers in providing detailed explanations of the advantages of Wondr by BNI, the speed and responsiveness of service, and the assistance and information conveyed by officers is clear so that it can direct customers properly.

The results of this study are in line with previous research conducted by Theo (2021), who concluded that the People variable has a positive effect on customer satisfaction.

G) The Effect of Process in the transition of BNI Mobile Banking to Wondr by BNI on Customer Satisfaction in Indonesia

Based on the t statistical test, it is obtained that the t count is $2.057 > t\text{ table of } 1.986$ with a significance value of $0.043 < 0.05$, meaning that the process variable partially has a significant effect on customer satisfaction in Indonesia. With the beta coefficient value of the price variable, namely 0.173 , proving that the better the process in service, the higher the level of customer satisfaction in Indonesia.

Based on the results of respondents' answers from open questions on the questionnaire, it shows that the reasons that make respondents feel satisfied in the transition of BNI mobile banking to Wondr by BNI include the procedure for using the application is considered simpler and less complicated, a more user-friendly display, a fast and accurate transaction process,

and ease of use that helps customers in making various types of transactions.

The results of this study are in line with previous research conducted by Akbar et al. (2019), which stated that process has a positive and significant effect on customer satisfaction, because satisfaction will be achieved if the bank provides fast and accurate service procedures.

H) The Effect of Physical Evidence in the transition of BNI Mobile Banking to Wondr by BNI on Customer Satisfaction in Indonesia

Based on the t statistical test, it is obtained that the t count is $2.667 > 1.986$ with a significance value of $0.009 < 0.05$, meaning that the physical evidence variable partially has a significant effect on customer satisfaction in Indonesia With the beta coefficient value of the physical evidence variable, namely 0.216, proving that the more attractive and functional the physical evidence display, the higher the level of customer satisfaction in Indonesia.

Based on the results of respondents' answers from open questions on the questionnaire, it shows that the reasons that make respondents feel satisfied in the transition of BNI mobile banking to Wondr by BNI include Respondents consider that the appearance of the Wondr by BNI application is more visually appealing, more colourful, and has an interface design that is simpler, modern, and easy to use.

The results of this study are in line with previous research conducted by Akbar et al. (2019). Physical evidence has a positive and significant effect on customer satisfaction.

V. CONCLUSION

Based on the results of the analysis and discussion, it can be concluded that the price, place, promotion, people, process, and physical evidence variables have a significant effect on customer satisfaction in Indonesia in the transition of BNI Mobile Banking to Wondr by BNI. On the other hand, the product variable is stated to have no significant effect on customer satisfaction in the transition of BNI Mobile Banking to Wondr by BNI.

VI. REFERENCES

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